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This application is a continuation-in-part of U.S. Application No. 09/948,729 filed on September 7, 2001; and U.S. Application No. 10/091,000 (Attorney Docket No. 20375-008700US), entitled Money Transfer Evaluation Systems and Methods, and filed on March 4, 2002.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,



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